

HELPFUL FINANCIAL/CONSUMER INTERNET LINKS:

Credit Reports:

When was the last time you reviewed your personal credit report? A wise consumer reviews his/her credit report at least once a year for accuracy. If you desire information about your credit report, check out these links:

- EQUIFAX: <http://www.equifax.com>
- EXPERIAN: www.experian.com/consumer/index.html
- TRANS UNION: <http://www.transunion.com/index.jsp>



Automobiles-New or Used:

Are you considering purchasing a new or used automobile in the near future? Will you be trading in your current vehicle? Do you know how much it's worth? Before you make that final decision, check out these websites:

- EDMUNDS CAR PRICING SERVICE: <http://www.edmunds.com>
- KELLEY BLUE BOOK: <http://www.kbb.com/>
- CARFAX: www.carfax.com
- Used Car Test Drive and Interior/Exterior Checklists: <http://www.gordon.army.mil/acs/drnet.htm>



Insurance:

Are you sure your insurance is the lowest rate possible? Need quotes and information about specific companies, start here for some assistance:

- Insurance Web: <http://www.insweb.com>

Information about specific insurance companies: <http://barryklein.com>

- www.rightquote.com - Instant online quotes for life insurance
- www.insure.com/ratings/index.html - Insurance company ratings
- www.instantquote.com - Term life insurance quotes
- www.accuquote.com - Online life insurance quotes



How to save a few bucks!

Can you use some help making that hard-earned dollar go farther? Here are some sites filled with great tips!

- www.frugalfamilynetwork.com - Frugal Families Network
- www.miserlymoms.com - Miserly Moms
- www.thefrugallife.com - The Frugal Life
- www.stretcher.com:80/dollar/ - The Dollar Stretcher
- www.kidsbank.com - Kids Bank



Consumer Information:

Have you ever wondered what the latest consumer scam is? Or what financial institution offers the lowest credit card or mortgage rates? Do you want to do some comparison-shopping, or get the lowest travel rates? These consumer websites have so much information and combined have over 2,000 other helpful links.

- www.ftc.gov - The Federal Trade Commission
- www.pueblo.gsa.gov - The Consumer Information Center Catalogs
- www.state.sc.us/consumer - South Carolina Department of Consumer Affairs
- www.consumerworld.org - Consumer World
- www.moneyadvisor.com - The Money Advisor
- www.columbia.bbb.org - Better Business Bureau – Columbia, SC
- www.bbb.org/bbbcomplaints/lookup.asp - Better Business Bureaus
- www.fraud.org - National Fraud Information Center
- www.scattorneygeneral.org - South Carolina Attorney General
- www.flimflam.com - Exposing fraud, confidence games, scams, rip-offs, swindles, rackets, shell games, deceptions and flimflam.

Military Pay:

Are you aware of all your military pay entitlements? Will you be moving soon to a new area or possibly outside the continental United States? Do you want to know the Basic Allowance for Housing for your area? Would you like to know the per diem rates for anywhere in the world? The Defense Finance and Accounting Service provides answers to your questions.

- www.dfas.mil/money/milpay - Military Pay Tables for 2003 (Draft) and prior years
- [Per diem, Travel and Transportation Allowance Committee](#) - Cost Of Living Allowance (COLA), Overseas Housing Allowance (OHA) and Basic Allowance for Housing (BAH)

Thrift Savings Plan:

Have you considered saving money for retirement?

- www.tsp.gov/index.html - The Thrift Savings Plan



Telephone/Long Distance Services:

- www.abelltolls.callcompare.com - Free pricing tool to help consumers locate the best long distance phone rates.
- www.10-10phonerates.com - Confused about those 10-10 Long Distance Services? Not anymore.

Tax Assistance:

- www.irs.ustreas.gov - Internal Revenue Service
- www.taxweb.com - Tax Web



Financial Aid For College:

- www.collegeboard.org - College Board On Line
- www.mapping-your-future.org - Mapping Your Future
- www.fastweb.com - Free Scholarship and College Search
- www.finaid.org - The Financial Aid Information Page
- www.nelliemae.com - Nellie Mae Student Loans
- www.salliemae.com - Sallie Mae Student Loans

Consumer Law:

- www.consumerlaw.org - National Consumer Law Center
- www.consumerlawpage.com - Consumer Law Page
- www.consumer.gov - The first government site with “one-stop” access to federal resources listed by topic.



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